

City of Detroit



CITY COUNCIL

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TO: The Honorable City Council

FROM: David Whitaker 
Julianne Pastula 

DATE: February 7, 2006

RE: **WAYNE COUNTY DELINQUENT PROPERTY TAX WORKSHOP**

At the Honorable City Council's request, the Research & Analysis Division (RAD) has researched and submitted reports in regard to the delinquent tax foreclosure process and its disparate effect on the residents of the City of Detroit.

This year, the number of occupied homes scheduled for foreclosure is more than double the number from last year's cycle (approximately 4,700 occupied homes compared to 1,800 listed last year). The Petition for Foreclosure is scheduled to be heard in the Wayne County Circuit Court on February 15, 2006. After judgment is entered, individuals will have until March 31st to redeem their property by paying the taxes, fees and penalties.

The Wayne County Treasurer's Office is conducting a Financial Hardship Application Workshop on February 8th and 9th to assist residents in completing their applications for deferral. The County advertised the workshop by publication in local Hispanic and Arabic language newspapers as well as in the *Detroit Legal News*. Unfortunately, the deadline for submission to *The Michigan Chronicle* was not met and notice of the workshop was not published. The lack of adequate notice necessitates that the information regarding the workshop be disseminated immediately to the residents of our community. RAD respectfully requests that this Honorable Body permit the relevant information to be scrolled on Channel 10 this evening and tomorrow for the benefit of Detroit residents.

A copy of the actual notice is attached to this memorandum. The most critical information is summarized as follows:

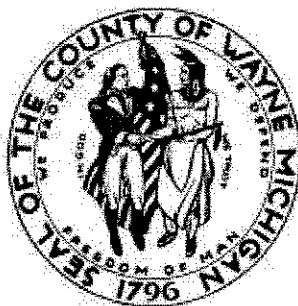
The Financial Hardship Application Workshop
Wednesday, February 8th and Thursday, February 9th
9:00 a.m. to 4:00 p.m.
400 Monroe Street, 8th Floor
International Center Building in Greektown
(313) 224-5990

To submit a hardship application, you **MUST** bring:

1. A hardship application. Applications can be obtained from the Treasurer's Office, 400 Monroe, Suite 320 or on the website (www.treasurer.waynecounty.com);
2. Picture identification;
3. Copy of the deed or court documents proving ownership of the property;
4. Copies of your 2004 and 2005 income tax returns. If not required to file income taxes, complete and notarize an affidavit stating your household income; and
5. Proof of **any other** income of the applicant or spouse.

**THE DEADLINE FOR SUBMISSION OF COMPLETED
HARDSHIP APPLICATIONS IS MARCH 15, 2006.**

Please note that staff from United Community Housing Coalition, Legal Aid and Defender's Association, Inc. and Michigan Legal Services will be present.



ATTENTION WAYNE COUNTY TAXPAYERS

Are you having difficulty paying your delinquent 2003 real property taxes?
If you are, plan to attend:

**THE FINANCIAL HARDSHIP APPLICATION WORKSHOP
WEDNESDAY, FEBRUARY 8 AND THURSDAY, FEBRUARY 9,
400 MONROE, 8th FLOOR
INTERNATIONAL CENTER BUILDING
DETROIT, MICHIGAN (GREEKTOWN)
COME IN ANYTIME BETWEEN 9:00 A.M. – 4:00 P.M.
FOR ASSISTANCE**

You may be eligible* for financial hardship consideration under Michigan Public Act 123 of 1999. Approved applicants have until March 1, 2007 to pay 2003 delinquent taxes.**

To be eligible for this extension, you **must**:

1. Own the home in which you live;
2. Live in the home as your primary residence; and
3. Your 2005 household income (applicant and spouse) should not exceed the income guidelines shown below.

Number of Persons Residing in Household	2005 Household Income
1 person	\$10,241
2 persons	\$13,739
3 persons	\$17,237
4 persons	\$20,735
5 persons	\$24,233
6 persons	\$27,731
7 persons	\$31,229
8 persons	\$34,727
Each Additional Person	Add \$3,498

The Financial Hardship Application Workshop is sponsored by the Wayne County Treasurer to assist eligible taxpayers. Attorneys from United Community Housing Coalition and Legal Aid & Defender Association of Detroit will be available if you have legal issues related to proving your eligibility.

To submit your application at the workshop you **must** bring:

1. An application obtained:
 - a. From the Treasurer's website:
(WWW.TREASURER.WAYNECOUNTY.COM); or
 - b. From his office: 400 Monroe, Suite 320, Detroit, Michigan (Greektown);
2. The completed application;
3. Picture identification;
4. A copy of your deed or court documents showing ownership of the property;
5. Copies of your 2004 and 2005 income tax returns (if not required to file income tax returns, complete and notarize an affidavit stating your household income); and
6. Proof of any other income of the applicant and spouse.

**APPLICATIONS AND ADDITIONAL INFORMATION CAN BE
OBTAINED FROM OUR WEBSITE:
WWW.TREASURER.WAYNECOUNTY.COM
OR
CALL 313-224-5990**

Raymond J. Wojtowicz
Wayne County Treasurer

* Hardship extensions are available for residential property only. Taxpayers who received a hardship extension for 2002 or prior tax years who have not completed payments for those years by March 1, 2006 are not eligible for hardship consideration for 2003 taxes. If you need further financial assistance visit our website for a list of agencies that might be able to give financial assistance.

** A hardship extension does not stop the accrual of interest and penalties. By state law, interest will continue to accrue at the monthly interest rate of 1.5% (18% per year). It is recommended that approved taxpayers begin making payments as soon as possible to ensure full payment by March 1, 2007. Any unpaid balance as of March 1, 2007 will be subject to foreclosure.

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